



Transition Guidelines

Nationwide CareMatters® II price improvement and YourLife CareMatters® (CA and NY) maximum issue age increase
Effective November 7, 2022

Beginning November 7, 2022, Nationwide is implementing a second price improvement of 2022 across all scenarios for the current CareMatters II product, in addition to an increase in the maximum issue age for YourLife CareMatters in CA and NY.

CareMatters II Price improvements

The price improvement is an average decrease of **5%** for all scenarios. There will be a price decrease for all scenarios; however, the percent decrease varies by the characteristics of the case.

These pricing changes do not apply to Nationwide YourLife CareMatters in New York and California.

Important dates

CareMatters II policies with an effective date on or after November 7, 2022, will receive the improved pricing. Any new business already at Nationwide will receive the new rate. Please continue to submit applications; all policies will be issued at the new rate on or after November 7, 2022, unless otherwise requested.

Normal CareMatters backdating rules apply.

Maximum issue age increase for YourLife Carematters (CA and NY)

Beginning November 7, 2022, the maximum issue age for YourLife CareMatters will increase in California and New York. These changes do not apply to Nationwide CareMatters II.

In California, applications for individuals older than the previous maximum issue age must be submitted on paper. E-applications will not be accepted.

State	Premium Pattern	Benefit Period	Current Maximum Age	New Maximum Age
California	All	All	69	75
New York	Single-Pay	2- and 3-year	69	70
New York	Single-Pay	4-, 5-, 6-, 7-year	67	70
New York	5- and 10-Pay	All	69	75

Normal CareMatters backdating rules apply.

We're here to help

Please call us if you have any questions or need assistance. We appreciate your business and are glad to help.



YourLife CareMatters in New York is a life insurance policy with a rider that accelerates the death benefit for qualified long-term care services. This is not a health insurance policy and is not subject to the minimum requirements of New York Law pertaining to Long-Term Care Insurance, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy. The policy is intended to be a qualified long-term care insurance contract for federal tax law only. Receipt of the accelerated benefits may affect eligibility for public assistance programs and may be taxable.

Guarantees are subject to the claims-paying ability of the issuing insurer. Products are issued by Nationwide Life Insurance Company (NY) or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide YourLife CareMatters, Nationwide CareMatters and CareMatters are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide

FOR FINANCIAL PROFESSIONAL USE – NOT FOR DISTRIBUTION TO THE PUBLIC

FLN-0225AO.1 (10/22)